

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

TRISTA LYNN COOK
ROBERT ANTHONY COOK
Debtor(s)

Case No. 14-70498JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/14/2014.
- 2) The plan was confirmed on 09/03/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/29/2015, 01/13/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/01/1900.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,215.00.
- 10) Amount of unsecured claims discharged without payment: \$20,421.76.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$80,053.89
Less amount refunded to debtor	\$2,648.76

NET RECEIPTS: **\$77,405.13**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,575.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,250.80
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,825.80**

Attorney fees paid and disclosed by debtor: \$425.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA**	Unsecured	7,015.00	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Secured	20,778.00	20,738.74	20,738.74	20,738.74	2,847.32
ALTAIR OH XIII LLC	Unsecured	17,699.00	10,833.27	10,833.27	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	390.00	75.14	75.14	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	135.00	130.18	130.18	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	76.00	353.92	353.92	0.00	0.00
AT & T MOBILITY II LLC	Unsecured	372.00	667.84	667.84	0.00	0.00
BERKHEIMER TAX ADMINISTRATOR	Unsecured	68.00	NA	NA	0.00	0.00
CAMBRIA SOMERSET RADIOLOGY	Unsecured	9.55	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE**	Secured	17,655.00	17,896.34	17,896.34	17,896.34	981.79
CAPITAL ONE BANK (USA) NA BY A	Unsecured	439.00	473.68	473.68	0.00	0.00
COMCAST*++	Unsecured	350.52	NA	NA	0.00	0.00
CONEMAUGH EMERGENCY PHYSICI	Unsecured	369.00	NA	NA	0.00	0.00
CONEMAUGH PHYSICAL GROUP	Unsecured	254.42	NA	NA	0.00	0.00
CONEMAUGH PHYSICAL GROUP	Unsecured	28.42	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING	Unsecured	322.80	NA	NA	0.00	0.00
CREDIT PROTECTION ASSN.	Unsecured	120.00	NA	NA	0.00	0.00
DR JAMES FEKENCE DMD	Unsecured	221.03	NA	NA	0.00	0.00
GERALD FISHER	Unsecured	665.60	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Secured	48,309.00	48,765.05	0.00	26,671.94	0.00
JPMORGAN CHASE BANK	Secured	0.00	881.52	881.52	881.52	0.00
MEMORIAL MEDICAL CNTR	Unsecured	50.00	NA	NA	0.00	0.00
MEMORIAL MEDICAL CNTR	Unsecured	59.13	NA	NA	0.00	0.00
NANTY GLO BOROUGH (EIT)	Priority	195.00	195.00	195.00	195.00	0.00
NATIONAL COLLEGIATE TRUST	Unsecured	6,444.00	7,066.48	7,066.48	0.00	0.00
NATIONWIDE INSURANCE	Unsecured	174.02	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	18.20	18.20	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	364.00	366.68	366.68	366.68	0.00
PENELEC/FIRST ENERGY**	Unsecured	29.95	NA	NA	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	2,500.00	2,780.73	2,780.73	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	1,389.00	1,293.66	1,293.66	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PYOD LLC	Unsecured	1,021.00	1,056.34	1,056.34	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	6,138.00	12,899.69	12,899.69	0.00	0.00
USSCO FEDERAL CREDIT UNION(*)	Secured	205.00	200.00	0.00	0.00	0.00
USSCO FEDERAL CREDIT UNION(*)	Unsecured	0.00	16.36	16.36	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$26,671.94	\$0.00
Mortgage Arrearage	\$881.52	\$881.52	\$0.00
Debt Secured by Vehicle	\$38,635.08	\$38,635.08	\$3,829.11
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$39,516.60	\$66,188.54	\$3,829.11
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$561.68	\$561.68	\$0.00
TOTAL PRIORITY:	\$561.68	\$561.68	\$0.00
GENERAL UNSECURED PAYMENTS:	\$37,665.49	\$0.00	\$0.00

Disbursements:

Expenses of Administration	\$6,825.80
Disbursements to Creditors	<u>\$70,579.33</u>
TOTAL DISBURSEMENTS :	<u>\$77,405.13</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/11/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.